

August 12, 2025

Ref. No.: HDFC Life/CA/2025-26/32

**Listing Department**  
**National Stock Exchange of India Limited**  
Exchange Plaza, Plot No C/1, Block G,  
Bandra-Kurla Complex,  
Bandra (East),  
Mumbai- 400 051

NSE Symbol: HDFCLIFE

**Listing Department**  
**BSE Limited**  
Sir PJ Towers,  
Dalal Street,  
Fort,  
Mumbai – 400 001

BSE Security Code: 540777

Dear Sir/ Madam,

**Sub: Investor Education and Protection Fund Authority 100 days Campaign – “Saksham Niveshak”**

Pursuant to the directive of Investor Education and Protection Fund (“IEPF”) Authority, Ministry of Corporate Affairs, the Company has initiated 100 days Campaign – “Saksham Niveshak”, an initiative to reach out to shareholders whose dividend remain unpaid/ unclaimed.

In view of the above, please find enclosed herewith a copy of a special reminder sent to the shareholders who had not claimed dividend(s), for creating awareness to update their bank details/ KYC and claim any unclaimed dividend(s) from the Company in order to avoid transfer of unclaimed dividend/ corresponding equity shares to the IEPF Authority as per the applicable provisions of the Companies Act, 2013 and rules made thereunder.

The requisite details pertaining to unclaimed dividend are hosted on the Company’s website at <https://www.hdfclife.com/about-us/investor-relations>.

This is for your information and appropriate dissemination.

Thanking you,

**For HDFC Life Insurance Company Limited**

**Nagesh Pai**  
**Company Secretary & Compliance Officer**

Encl.: As above



**HDFC LIFE INSURANCE COMPANY LIMITED**

CIN: L65110MH2000PLC128245

Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound,  
N.M. Joshi Marg, Mahalaxmi, Mumbai- 400 011

Tel: 022-6751 6666

Email: [investor.service@hdfclife.com](mailto:investor.service@hdfclife.com), Website: [www.hdfclife.com](http://www.hdfclife.com)

Date: August 08, 2025

Dear Shareholder(s),

**Sub: 'Saksham Niveshak' - Special Reminder to update KYC and bank details to claim equity shares and unpaid/ unclaimed dividend prior to the transfer to the Investor Education and Protection Fund (IEPF)**

This has reference to the provisions of Section 124 of the Companies Act, 2013 ('the Act'), read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, ('the Rules'), as amended. The Act and the Rules, *inter alia*, contain provisions for transfer of unclaimed dividend and equity share(s), in respect of which dividend(s) has not been claimed by the shareholder(s) for seven consecutive years or more, to the IEPF Authority.

As per our records, dividend declared by the Company from FY2019 to FY2025, as the case may be, have remained unpaid/ unclaimed in respect of your shareholding in HDFC Life Insurance Company Limited. Details of such unclaimed dividend(s) are available on the website of the Company at <https://www.hdfclife.com/about-us/investor-relations>.

To claim the outstanding dividend amount before it is transferred to the IEPF, you are requested to send us the unpaid Dividend Warrant(s)/Demand Draft or alternatively, please return the letter-cum-indemnity as appended below duly signed by you, in order to enable us to process the unclaimed dividend(s).

We request you to kindly register/ update your KYC and bank account details with KFin Technologies Limited, Registrar and Share Transfer Agent (RTA)/ your Depository Participant to receive the dividend, electronically. The dividend payment will be processed if the request is found appropriate in all respects. In case of any discrepancies or if the documents are inadequate/incomplete, the request is liable to be rejected and the Company will proceed to transfer the unclaimed dividend(s) for the mentioned years along with the corresponding shares in respect of which dividend has not been claimed for seven consecutive years to the IEPF as per applicable regulations. Kindly note that no claim shall lie against the Company in respect of shares or dividend transferred to the IEPF. All future benefits arising on such shares would also be transferred to IEPF Authority.

**Please note that in the absence of bank details registered against your account with the RTA/ Depository Participant, the payment of outstanding dividend amount cannot be effected.**

The shareholders/their legal heirs/nominees, as the case may be, may further note that the details of unclaimed dividend(s) and share(s) of the concerned shareholder(s) uploaded by the Company on its website shall be treated as adequate notice for the purpose of transfer of shares in favour of IEPF Authority pursuant to the Rules.

In case concerned shareholders wish to claim the dividend and shares after transfer to IEPF, a separate application has to be made to the IEPF Authority in Form IEPF-5 electronically, as prescribed by the Ministry of Corporate Affairs and available on its website at [www.iepf.gov.in](http://www.iepf.gov.in).

For any queries on the above matter, shareholders are requested to contact the Company's RTA, KFin Technologies Limited at : (Unit: HDFC Life Insurance Company Limited) Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032 or write an email at [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com).

Thanking you,

Yours faithfully,

For **HDFC Life Insurance Company Limited**

Sd/-

**Nagesh Pai**

**Company Secretary & Compliance Officer**

---

**Letter-Cum-Indemnity**

Appended below is the letter-cum-indemnity.

(Please do not detach; return this letter in full and original)

To KFin Technologies Limited  
Unit : HDFC Life Insurance Company Limited  
Selenium Tower B, Plot No.31-32, Gachibowli,  
Financial District, Nanakramguda, Serilingampally  
Hyderabad 500 032  
Tel : 040-6716 2222; Fax : 040-23420814  
E-mail: [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com)

Re: Unclaimed/unpaid dividend from FY2019 to FY2025

Ref: DP ID & ClientID / Folio No.:

Name of Shareholder :

Dear Sir/Madam,

Unit: HDFC Life Insurance Company Limited

Sub.: Payment of Unpaid / Unclaimed Dividend(s)

<b>Dividend Year</b>	<b>Dividend Warrant No.</b>	<b>No. of equity shares</b>	<b>Amount(s) – Rs.</b>	<b>Date of Payment(s)</b>

I/We do not have the above dividend warrant(s), which has/have not been encashed by me/us and appear(s) to have been lost/mislaid. I/We hereby undertake to indemnify the Company against all costs, expenses and all losses or damages, which may be incurred by the Company as a result of paying me/us the dividend amount(s) from FY2019 to FY2025. Please pay through electronic credit against the dividend warrant(s) at your earliest.

Date:

Name(s):

Signature of Shareholder(s):

Email id: